

To: The Honorable Rosemary Gambardella,

I hope this letter finds you well, as I come before your court again.

I am writing to you regarding a letter I received from Mellinger Kartzman LLC. the first week of May 2024. From what I can understand from the paperwork I would like to clarify. I hired Michael J Cavallaro Esq. in 2016 to represent me in Bankruptcy. I paid Mr. Cavallaro \$16,000. at the time for invoices on my case. He could not help me. I understood he was paid in full. I have no knowledge of additional invoices or payments that I owe Mr. Cavallaro. And it appears that Mr. Kartzman wants to bill me for the Trustee's legal fees and costs incurred in connection with that Court Order.

During this Bankruptcy Mr. Kartzman the trustee, sold my 25% share of the Pizzeria business and apartment building: Roberts Pizzeria and New Street LLC for \$150,000. The trustee called it a liquidation sale of assets. As far as I knew, I owed no unsecured creditors, only the mortgages. Mr. Kartzman; the trustee, received \$115,000. in legal fees. And he was to pay me the balance of \$35,000. I never received the money. That money was to go towards loan modifications. Attached please see the projection I received from Mr. Donald Bonomo Esq.

The pizzeria business and the apartment real estate building; Roberts Pizzeria and New Street LLC, I have been in this partnership since 2008. During this Bankruptcy Mr. Kartzman sold my 25% position in the Pizzeria business and apartment building share for \$150,000. The estimated value of the Pizzeria business and the apartment real estate building was worth close of two million dollars at the said time of sale. With no legal representation I had no voice.

For over 2 years I have been trying to find out if Mr. Kartzman received the money from the sale. The attorney representing me,

PIZZA PROJECTION

CUC [assuming all secured claims are disallowed]		\$ 27,416.34
Mellinger Kartzman LLC as of 6/13/2022		\$67,529.06
Steven P. Kartzman, Trustee		\$10,973.15
Income Taxes (appx.)		\$6,450.00
Accountant (appx.)		\$3,000.00
Total Expenses:		115,368.55
25% Pizzeria and Building, LLC		- \$120,000.00
Funds on hand as of 6/13/2022		-30,956.56
Total Income:		\$150,956.56
Surplus to Debtor (appx.):		\$35,588.00

Mr. Donald Bonomo Esq. was unable to find out if the sale went through. There were no legal documents filed in court that I was notified of on the sale date or the price. I did not sign any court papers,

I apologize for repeating myself. Mr. Kartzman selling my shares in the LLC for such a low price caused me further financial setbacks and added to my financial hardship while in Bankruptcy. For Mr. Kartzman to sell my share of the LLC for \$150,000. makes no sense to me. In good faith practices, Mr. Kartzman did not share any information with me or my attorney Mr. Donald Bonomo, Esq. on the appraisals for the business and the apartment building. The market value or equity in the building or assets and income of the pizzeria in determining his price of \$150,000.

As far as I know, I am still in the Roberts Pizzeria and New Street LLC. From 2019 to the present, I have not received the Schedule - K form for IRS taxes. I have been requesting it from the Miller Family that I am in the LLC with. They never gave me the Schedule- K for taxes all these years. And cut all ties with me since the start of the bankruptcy. Legally, I do not know where I stand.

In 2020 during covid -19 the Mr. Kartzman trustee, required me to purchase my landscaping business from the Bankruptcy which is my main means of support. After I made payments to the trustee to keep my landscaping business and it was paid in full. My equipment for the Landscaping business was stolen. The machines on the trailer and the truck was stolen from my home. Since it was still part of covid-19 disaster the Elmwood Park Police were unable to find the stolen equipment and the truck. Leaving me no choice but to re-purchase everything to stay in business.

The financial strain and burden through the years since 2016 up to this present time has been overwhelming emotionally on my marriage and family dynamics. This bankruptcy has been going on for 8 years. I live at 488 Dewey Ave in Saddle Brook house shared with a roommate husband and wife family. Due to the years of financial emotional stress on the marriage my Wife and children live at 878 River Drive in Elmwood Park. That is where my landscaping business is based and the equipment out of both locations. We both love each other and want to make our marriage work for each other and our children and stay together.

The banks told me that my mortgages should have been modified during the bankruptcy. That was never done by Donald Bonomo or the Trustee. Now getting these mortgages modified are desperately needed for my family's wellbeing. Not getting these mortgages modified would be catastrophic and leave us homeless.

Please consider a workout agreement under the bankruptcy with the banks to help us with our mortgage. Me and my Family appreciate your willingness to work with us to prevent foreclosure and our homelessness.

Thank you,

Nicholas Pezza

5-9-2024